

**NORTH BRITISH & MERCANTILE**  
INSURANCE COMPANY  
ESTABLISHED 1809.

REPORT FOR 1901—

Fire Premiums .....	\$10,026,410
Income Life Branch .....	5,528,650
Total Revenue .....	\$15,555,060
Total Assets .....	\$76,607,060
Canadian Investments .....	7,980,462

Resident Agents in Toronto:  
**GOOCH & EVANS**  
RANDALL DAVIDSON, Manager  
MONTREAL

**SUN** FOUNDED A.D. 1710  
**INSURANCE OFFICE** **FIRE**

Head Office, Threadneedle St., London, Eng.  
Transacts Fire Business only, and is the oldest purely Fire Office in the world. Surplus over Capital and all Liabilities exceed \$7,000,000.  
Canadian Branch—15 Wellington Street East, TORONTO, ONT.  
H. M. BLACKBURN, . . . . . Manager  
F. E. MAULSON, . . . . . Inspector  
HIGINBOTHAM & LYON, Toronto Agents.  
Telephone 488.  
Agents Wanted in all Unrepresented Districts.

FOUNDED A. D. 1822.



**NATIONAL**  
Assurance Comp'y  
of Ireland  
HOME OFFICE, DUBLIN  
CANADA BRANCH, MONTREAL  
H. M. Lambert  
Manager

—Onward and Upward—  
**EXCELSIOR LIFE INSURANCE CO.**  
Head Office, - Toronto  
Assets. Income. Ins. in Force.  
1902 .....\$608,577.....\$243,181.....\$5,170,8 6  
1892 ..... 57,279 ... 29,739..... 1,231,750  
Good openings for good Agents with a progressive Company.  
EDWIN MARSHALL Secretary. DAVID FASKEN President.

**Standard Life**  
Assurance Co. of Edinburgh.  
Established 1825.  
Head Office for Canada, MONTREAL.

Invested Funds.....\$51,794,362  
Investments, Canadian Branch.... 15,500,000  
Assurances effected on first-class lives "Without Medical Examination." Apply for full particulars.  
CHAS. HUNTER, - - Chief Agent Ontario.  
D. M. MCGOUN, - - - - - MANAGER.

**Liverpool and London and Globe**  
INSURANCE COMPANY  
Available Assets.....\$61,187,215  
Investments in Canada..... 3,300,000  
Insurances accepted at lowest Current Rates  
JOS. B. REED, Agent, 51 Yonge Street, Toronto.  
G. F. C. SMITH  
J. GARDNER THOMPSON } Joint Resident Managers  
WILLIAM JACKSON, Deputy Manager.



**LONDON & LANCASHIRE**  
**FIRE**  
INSURANCE COMPANY  
ESTABLISHED A. D. 1720.

**THE LONDON ASSURANCE.**  
Head Office, Canada Branch, Montreal.  
Total Funds, - - - \$20,000,000  
FIRE RISKS accepted at current rates.  
Toronto Agents:  
S. Bruce Harman, 19 Wellington Street East.

**THE NATIONAL LIFE**  
ASSURANCE CO. OF CANADA  
This progressive Canadian Company wants agents in Nova Scotia, Quebec, Ontario, Manitoba and North West Territories. Apply  
HEAD OFFICE, Temple Building, TORONTO.  
Something Really New in LIFE INSURANCE.  
THE ADJUSTED INDEMNITY POLICY ISSUED BY  
**The NORTHERN LIFE**  
Assurance Company  
has no equal.  
It gives the necessary Home Protection for less money than the Regular Policies.  
Write for Booklet explaining it.  
JOHN MILNE, Managing Director.  
Head Office, - London, Ont.

**Continued Progress**



During the last few years the North American has made marvellous strides in all Departments tending to its up-building, which can readily be seen by the following figures, showing a comparison of

**Three SEPTENNIAL Periods**

Year	Cash income	Assets	Policies in force
1881.....	\$ 39,613....	\$ 88,763....	\$ 1,221,712
1888.....	203,691....	666,919....	7,927,564
1895.....	581,478....	2,300,218....	15,779,385
1902.....	1,270,840....	5,010,813....	30,927,961

A strong progressive Canadian Company giving excellent returns to its policy-holders, therefore making it a desirable Company for agents to represent. Three active agents wanted.

**North American Life**  
Assurance Co., Home Office, TORONTO, Ont.  
J. L. BLAIKIE, - - - - - PRESIDENT.  
L. GOLDMAN, A.I.A., F.C.A., - - MAN.-DIR.

**The ROYAL-VICTORIA Life**  
Insurance Co. of Canada.  
Capital, - - \$1,000,000.  
HEAD OFFICE, - - MONTREAL  
BOARD OF DIRECTORS:  
President:  
JAMES CRATHERN, Esq.,  
Director Canadian Bank of Commerce.  
Vice-President:  
HON. L. J. FORGET,  
President Montreal Street Railway Co.  
Vice-President:  
HON. ROBERT MACKAY,  
Director Bank of Montreal.  
HON. W. MORTIMER CLARK, K.C., L.L.D.,  
Lieutenant-Governor Province of Ontario.  
JONATHAN HODGSON, Esq.,  
Vice-President Merchants Bank of Canada.  
REV. R. H. WARDEN, D.D.,  
President Metropolitan Bank.  
GASPARD LEMOINE, Esq., Director Quebec Bank  
DAVID MORRICE, Esq.,  
President Canadian Colored Cotton Mills Co.  
H. N. BATE, Esq., Director Bank of Ottawa.  
CHARLES F. SMITH, Esq.,  
Director Merchants Bank of Canada.  
GEORGE CAVERHILL, Esq.,  
Caverhill, Learmont & Co.  
Medical Director:  
T. G. RODDICK, Esq., M.D., F.R.C.S.  
General Manager:  
DAVID BURKE, Esq., A.I.A., F.S.S.

**RIGHT and FAIR**

THE right plans of Life Insurance, honest in purpose, correct in principle; fair methods of dealing with policy-holders and agents, impartial in treatment, just in settlements—all cardinal aims of the management of the UNION MUTUAL

**UNION MUTUAL**  
**LIFE INSURANCE Co.**  
Portland, Maine.  
FRED E. RICHARDS, ARTHUR L. BATES,  
President. Vice-President.  
Good Agents always welcome; satisfactory territory open for men of that stamp.  
ADDRESS:  
HENRI E. MORIN, Chief Agent for Canada, 151 St. James St., Montreal, Canada.  
For Agencies in Western Division, Province of Quebec and Eastern Ontario, apply to  
WALTER I. JOSEPH, Manager,  
151 St. James Street, - Montreal.

**PHENIX....**  
Insurance Company  
Of Brooklyn, N.Y.  
WOOD & KIRKPATRICK, Agents,  
TORONTO